Case 14-43505 B1 (Official Form 1) (04/13) Desc Main Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40

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United States Bankruptcy Col						Cour	τ		Valuator - D-444				
	North	ern Di	strict o	f Illino	ois Easte	rn D	ivision			Voluntary Petition			
Name of Debtor (if			, Middle): n, Gent	ral L		Nam	Name of Joint Debtor (Spouse) (Last, First, Middle)						
All Other Names us and trade names):	sed by the De	ebtor in the las	st 8 years (incli	ude married	, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
ast four digits of S if more than one, s	tate all*	dividual-Taxp) No./Comp	lete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *						
Street Address of D	e Shore		and State):			Stre	Street Address of Joint Debtor (No. & Street, City, and State):						
Lynwood I	IL				60411								
County of Residen	ce or of the P	·	of Business:			Cou	inty of Residence	or of the Principal	Place of Busine	ess:			
Mailing Address of	Debtor (if diff	ferent from str	eet address)			Mail	ing Address of Jo	int Debtor (if differ	rent from street	address):			
Location of Princip	al Assets of E	Business Debt	or (if different t	rom street a	address above):								
Т	• •	or (Form of Organic of	anization)			e of Busineck one bo		w	•	nkruptcy Code Under n is Filed (Check one box)			
	(includes Join	nt Debtors)			☐ Heath Care Business ☐ Single Asset Real Estate as			■ Chapter 7 □ Chapter 15 Petition for Recognition					
_	t D on page 2 o on (includes L				defined in 11			☐ Chapter 9 ☐ Chapter 1	Foreign Main Proceeding				
☐ Partnershi	ip				☐ Stockbroker			☐ Chapter 1	_	apter 15 Petition for Recognition Foreign Nonmain Proceeding			
•		one of the abo			Commodity Broker Clearing Bank Other			- Gnapter I	<u>.</u>				
	Chapte	er 15 Debtors			Tax-E	Tax-Exempt Entity (Check box, if applicable.)				Nature of Debts (Check one Box)			
Country of debtor's			, regarding. or		CENTRO DOX, IT applicable.) Debtor is a tax-exempt organization under Title 26 of the			■ Debts are primarily consumer debts, defined in 11 U.S.C. primarily \$ 101(8) as "incurred by an business debts.					
against debtor is pe	• .			_	United States Code (the Internal Revenue Code).			individual primarily for a personal, family, or household purpose."					
Filing Fee (Check one box) Filing Fee attached Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					Chec	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to							
☐ Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						Check all applicable boxes: ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured credition ☐ Debtor estimates that, after any exempt property is excluded and administrative of funds available for distribution to unsecured creditors.					nses paid,	there will be no			This space is for court use only21.00				
Estimated Number o	f Creditors												
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000				
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50	\$50,000,000 to \$100 million		\$500,000,001 to \$1billion	More than \$1 billion				
Estimated Liabilities		_											

to \$100

\$100,000,001

to \$500

million

\$500,000,001

to \$1billion

More than

\$1 billion

\$10,000,001 \$50,000,001

to \$50

million

\$0 to

\$50,000

\$50,001 to

\$100,000

\$100,001 to

\$500,000

\$500,001

to \$1

\$1,000,001

to \$10

million

Case 14-43505 Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 54 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Gentral L Thompson All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jon Kurt Clasing Dated: 12/04/2014 Jon Kurt Clasing **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the

PFG Record # 626081 B1 (Official Form 1) (1/08) Page 2 of 3

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

(Name of landlord that obtained judgment)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

(Address of Landlord)

following.)

possession was entered, and

period after the filing of the petition.

П

П

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Gentral L Thompson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Gentral L Thompson

Gentral L Thompson

Dated: 12/03/2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Jon Kurt Clasing

Signature of Attorney for Debtor(s)

Jon Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 12/04/2014

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

 Gentral L Thompson	
tify under penalty of perjury that the information provided above is true and correct. ed: 12/03/2014 /s/ Gentral L Thompson	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
Active military duty in a military combat zone.	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No. Chapter 7

Gentral L Thompson / Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$75,000	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$17,783	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$191,746	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$22,111	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,908
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,124
TOTALS			\$92,783 TOTAL ASSETS	\$213,857 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C	Code (11
U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
TELL LOCAL COLOR DE LA COLOR D	

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,908.00
Average Expenses (from Schedule J, Line 18)	\$2,124.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$170.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$191,746.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$22,111.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$213,857.00

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender	Fee Simple		\$75,000	\$164,673

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$75,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankrup	otcy D	ocket#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		saving account with - Bank of America		\$0
		checking account with - Bank of America		\$150
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel		Necessary wearing apparel.		\$75
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$100

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Document Page 10 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY						
Type of Property		Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured		
08. Firearms and sports, photographic, and	X					
other hobby equipment. 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		Unknown		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown		
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles	X					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles and accessories.		2010 Lincoln MKT		\$15,408			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

Total \$17,783.00 (Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146.450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 150	\$150
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 75	\$75
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Brandywine Towne Home Improveme			Dates: 2014 Nature of Lien: Statutory Lien				\$4,673	\$4,673
1s130 Ardmore Ave Villa Park IL 60181			Market Value: \$75,000.00 Intention: Surrender *Description: 1 S 261 Dillon Lane, Villa Park,					
Acct #:			IL 60181 - Debtor's Former Residence - Surrender					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Du Page Law Magistrate

505 N. County Farm P.O. Box 707 Wheaton IL 60187

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

	SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS								
	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
2	USA Funding Corp			Dates: 2009 Nature of Lien: Mortgage				\$160,000	\$160,000
	17035 W. Wisconsin Ave #135 Brookfield WI 53005 Acct #:			Market Value: \$75,000.00 Intention: Surrender *Description: 1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender					

Bank of America Mortgage Bankruptcy Dept. PO Box 9000 Getzville NY 14068-9000

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Total

(Report also on Summary of Schedules)

\$191,746

\$164,673

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 14-43505 Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40 Desc Main Document Page 16 of 54 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

Acct #: NULL

In re

Bankrup	otcy D	ocket#:
---------	--------	---------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. Date Claim Was Incurred and Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim If Claim is Subject to Setoff, So State (See Instructions Above) Alliance One Receivables Mgmt. Dates: 2013 **Bankruptcy Department Credit Card or Credit Use** \$463 Reason: 4850 Street Rd., Ste. 300 Trevose PA 19053 Acct #: **Arnold Scott Harris PC** Dates: **Bankruptcy Department** Reason: 111 W. Jackson Blvd., Ste. 600 Chicago IL 60604 Acct #: **Atlantic Credit & Finance, Inc** Dates: 2012 Bankruptcy Dept. **Debt Owed** \$2,125 Reason: PO Box 13386 Roanoke VA 24033 Acct #: **BK OF AMER** Dates: 2011-2014 Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use \$2,439 Po Box 982235 El Paso TX 79998

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) Date Claim Was Incur Consideration For Claim is Subject to Seto Dates: 2008-2014 Reason: Credit Card or	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: NULL 6 Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: NULL 7 GE Capital Retail Bank C/O Freedman Anselmo Lindberg 1771 West Diehl Road, Ste 150 Naperville IL 60563 Reason: Credit Card or Cre	Claim.	Unliquidated	Disputed	Amount of Claim				
6 Credit ONE BANK NA Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: NULL 7 GE Capital Retail Bank C/O Freedman Anselmo Lindberg 1771 West Diehl Road, Ste 150 Naperville IL 60563 Dates: 2012-2014 Reason: Credit Card or Credit Car	edit Use			\$347				
7 GE Capital Retail Bank C/O Freedman Anselmo Lindberg 1771 West Diehl Road, Ste 150 Naperville IL 60563 Dates: 2013 Reason: Collecting for Cre	edit Use			\$0				
Acct #:	ditor			\$2,125				
8 Medicredit Corporation Dates: 2012 P.O. Box 1629 Maryland Heights MO 63043 Dates: 2012 Reason: Medical Debt				\$57				
Acct #:								
9 <u>Santander Consumer USA</u> Attn: Bankruptcy Dept. Po Box 961245 Ft Worth TX 76161 Acct #: 30000170756901000				\$12,702				
10 Syncb/JEWELRY CUSTOM Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420 Dates: 2011-2014 Reason: Credit Card or Cre	edit Use			\$0				
Acct #: NULL								
11 The Home Depot/CBNA P.O. Box 6497 Sioux Falls SD 57117 Acct #: Dates: 2013 Reason: Credit Card or Credit	edit Use			\$1,706				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 THE Outsource Group Attn: Bankruptcy Dept. 3 Cityplace Dr Saint Louis MO 63141 Acct #: 25812872			Dates: 2013-2013 Reason: Medical Debt				\$57
13 THE Outsource Group Attn: Bankruptcy Dept. 3 Cityplace Dr Saint Louis MO 63141 Acct #: 27306009			Dates: 2013-2014 Reason: Medical Debt				\$40
14 THE Outsource Group Attn: Bankruptcy Dept. 3 Cityplace Dr Saint Louis MO 63141 Acct #: 34819341			Dates: 2013-2014 Reason: Medical Debt				\$49
15 Wells Fargo Bank Bankruptcy Dept PO Box 30086 Los Angeles CA 90030-0086 Acct #:			Dates: 2013 Reason: Debt Owed				\$1

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 22,111

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Ran	kruptcv	/ Doc	ket #·
Dan	NI UDICI		NGι#.

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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			Doct	<u>iment Pade</u>	<u>22</u> of 54		
	Fill in this ir	nformation to identify yo	ur case:				
	Debtor 1	Gentral	L	Thompson			
	DODIOI 1	First Name	Middle Name	Last Name			
	Debtor 2						
	(Spouse, if filing)	First Name	Middle Name	Last Name			
	United States	Bankruptcy Court for the : _	NORTHERN DISTRICT OF ILLINO	ols			
	Case Numbe	r			Check if this is	•	
	(ii idiowii)				An amen		
_						ment showing post-petition I3 income as of the following date:	
					Chapter	is income as of the following date.	
<u>O</u>	fficial F	orm B 6I			MM / DD	/YYYY	
_							
S	chedul	e I: Your Inco	ome			12	/13
Be	as complete	and accurate as possible	e. If two married people are filing	g together (Debtor 1 and	Debtor 2), both are equally	responsible for	_
sup	oplying corre	ct information. If you are	married and not filing jointly, a	nd your spouse is living	with you, include information	n about your spouse.	
_			not filing with you, do not included any additional pages, write yo	-			
361	Darate Sileet	to this form. On the top t	or any additional pages, write yo	ui name and case numbe	i (ii kilowii). Aliswei every	question.	
F	Part 1:	Describe Employment					
1.	Fill in you information	r employment on		Debtor 1		Debtor 2 or non-filing spouse	
	-	re more than one job, separate page with		Employed	i	Employed	
	informatio	on about additional	Employment status	X Not employed		Not employed	
	employer	S.		A Not employed	'	Not employed	
		art-time, seasonal, or					
	self-empl	oyed work.	Occupation	Retired			
		on may Include student					
	or nomen	naker, if it applies.	Employers name				
			Employers address				
				-			_
						,	_
							_
			How long employed there?				_
F	Part 2:	Give Details About Monthl	y Income				
	Estimate	monthly income as of th	ne date you file this form. If you	have nothing to report fo	r any line, write \$0 in the sp	ace. Include your non-filing	
	-	nless you are separated.					
		- -	ve more than one employer, con ce, attach a separate sheet to thi		all employers for that person	on the	
	iiiles belo	w. II you need more spac	se, attaon a separate sheet to the	13 10IIII.			
					For Debtor 1	For Debtor 2 or	
					FOR Deptor 1	non-filing spouse	
2.	List mor	nthly gross wages salar	y and commissions (before all p	navroll			
			calculate what the monthly wage	•	\$0.00	\$0.00	
3.	Estimate	and list monthly overti	me pay.		\$0.00	\$0.00	
					Ψ0.00	Ψ0.00	
4.	Calculat	e gross income. Add line	e 2 + line 3.				

 Official Form B 6I
 Record #
 626081
 Schedule I: Your Income
 Page 1 of 2

\$0.00

\$0.00

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Case Number (if known)

Gentral Debtor 1

Document First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$0.00	\$0.00	
5.	List all	payroll deductions:				
	5a. T	Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	0
	5b. N	Mandatory contributions for retirement plans	5b	\$0.00	\$0.00	0
	5c. V	/oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	0
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	D
	5e. I	nsurance	5e.	\$0.00	\$0.0	Ō
	5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	Ō
	5g. L	Jnion dues	5g.	\$0.00	\$0.00	Ō
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	0
6. 🛭	Add the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	Ō
7. 0	Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00)
	8b.	Interest and dividends	8b.	\$0.00	\$0.00)
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00	\$0.00	_)
		dependent regularly receive				-
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00)
	8e.	Social Security	8e. 	\$1,738.00	\$0.00)
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00)
		Include cash assistance and the value (if known) of any non-cash				_
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. —	\$170.00	\$0.00)
	8h.	Other monthly income. Specify:	8h. 	\$0.00	\$0.00)
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,908.00	\$0.00) -
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$1,908.00 +	\$0.00	= \$1,908.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	4.,000.00	40.00	
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives. Into include any amounts already included in lines 2-10 or amounts that are recify:	our dependen	•		11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•		12 64 000 00
,,		e that amount on the Summary of Schedules and Statistical Summary of Co		es and Related Data, if it	t applies	12. \$1,908.00
13.		ou expect an increase or decrease within the year after you file this forn	117			
	X,					
	Ц`	Yes. Explain:				

Fill in this in	formation to identify you	r case:				
Debtor 1	Gentral	L	Thompson	Check if this is:		
Debtor 2	First Name	Middle Name	Last Name	An amende	J	notition about 12
(Spouse, if filing)	First Name	Middle Name	Last Name	—	of the following o	-petition chapter 13 late:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS			
Case Number	Γ			MM / DD / Y	YYYY	
(If known)				A separate	filing for Debtor	2 because Debtor 2
Official F	orm B 6J				a separate house	
	e J: Your Exp	enses				12/13
Be as complete	and accurate as possible	e. If two married peo	ple are filing together, both are	equally responsible for supplyi	ng correct informa	ation. If
more space is re every question.		neet to this form. On	the top of any additional pages	, write your name and case nun	nber (if known). Ar	nswer
	Describe Your Household					
1. Is this a joi	i nt case? Go to line 2.					
	oo to line 2. Does Debtor 2 live in a se	narate household?				
	X No.	parato nodomora :				
		file a separate Sched	ule J.			
2. Do you h	nave dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		ut this information for	Debtor 1 or Debtor 2	age	X No
		each depe	ndent			Yes
Do not st names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mon	thly Expenses				
_				s a supplement in a Chapter 13	-	
the applicable	-	otcy is filed. If this is	a supplemental Schedule J, ch	eck the box at the top of the for	m and fill in	
	=	-	tance if you know the value			
of such assista	ance and have included it	t on Schedule I: You	r Income (Official Form B 6I.)			our expenses
	-	penses for your res	dence. Include first mortgage pa	syments and		****
	for the ground or lot.				4.	\$500.00
	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
	ome maintenance, repair, a		3		4c.	\$100.00
4d. Ho	meowner's association or	condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Last Name

Gentral L Document Thompson

Middle Name

Debtor 1

First Name

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Case Number (if known)

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.		\$210.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$284.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$400.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$40.00
10.	Personal care products and services	10.		\$50.00
11.	Medical and dental expenses	11.		\$100.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$440.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 626081

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Gentral Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,124.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,908.00 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,124.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$216.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 626081 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gentral L Thompson / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/03/2014 /s/ Gentral L Thompson

Gentral L Thompson

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse AMOUNT	SOURCE	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

$^{\circ}$	INCOME OTHER	TUVN EDOM	\cap D \cap DED \wedge TI \cap NI	UE DI ICINIECO

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2014: \$170/month Pension
2013: \$2,040
2012: \$2,040
2014: \$1,738/month Social Security
2013: \$20,856
2012: \$20,856



Spouse

AMOUNT SOURCE



03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmountAmountof CreditorPaymentsPaidStill Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Paid or Value of Transfers
 Amount Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor of Payments Transfers Still Owing

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Case 14-43505 Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40 Desc Main Document Page 30 of 54 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

al L Thompson / Debtor		Bankruptcy	/ Docket #:
		Judge:	
	STATEMENT OF FINANC	SIAL AFFAIRS	
04. SUITS AND ADMINISTRATIVE F	ROCEEDINGS, EXECUTIONS, GARNISHMEN	TS AND ATTACHMENTS:	
pankruptcy case. (Married debtors fi	eedings to which the debtor is or was a party wi ling under chapter 12 or chapter 13 must include ne spouses are separated and a joint petition is	information concerning either or bo	
CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
Name and Address of Person	Date of	Description and Value	
for Whose Benefit Property was Seized	Seizure	of Property	
was Seized 05. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning	of Property ransferred through a deed in lieu of this case. (Married debtors filing und	er chapter 12 or
was Seized 05. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouses were sent to be a spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning property of either or both spouse of the concerning	of Property ransferred through a deed in lieu of this case. (Married debtors filing und	er chapter 12 or
was Seized 05. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of are separated and a joint petition is not separated.	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses woot filed.)	of Property ransferred through a deed in lieu of this case. (Married debtors filing und nether or not a joint petition is filed, to	er chapter 12 or
was Seized D5. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of the separated and a joint petition is not seller Name and Address of Creditor or Seller	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses woot filed.) Date of Repossession, Foreclosure Sale, Transfer or Return	of Property ransferred through a deed in lieu of this case. (Married debtors filing und nether or not a joint petition is filed, to	er chapter 12 or
was Seized 05. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of are separated and a joint petition is n Name and Address of Creditor or Seller 06. ASSIGNMENTS AND RECEIVER a. Describe any assignment of prope case. (Married debtors filing under ch	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses woot filed.) Date of Repossession, Foreclosure Sale, Transfer or Return	of Property ransferred through a deed in lieu of this case. (Married debtors filing und nether or not a joint petition is filed, und value of Property	er chapter 12 or nless the spouses
was Seized 05. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information are separated and a joint petition is not a separated and a joint petition or Seller 06. ASSIGNMENTS AND RECEIVER a. Describe any assignment of propecase. (Married debtors filing under ch	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses wort filed.) Date of Repossession, Foreclosure Sale, Transfer or Return RSHIPS: rrty for the benefit of creditors made within 120 compared to concern the concern that t	of Property ransferred through a deed in lieu of this case. (Married debtors filing und nether or not a joint petition is filed, und value of Property	er chapter 12 or nless the spouses
was Seized D5. REPOSSESSION, FORECLOSU List all property that has been reposs returned to the seller, within one year chapter 13 must include information of are separated and a joint petition is not a separated and a joint petition of Seller Name and Address of Creditor or Seller D6. ASSIGNMENTS AND RECEIVER a. Describe any assignment of prope case. (Married debtors filing under chapter in the spouses and selection is filed, unless the spouses and selection is filed, unless the spouses and selection is selection.	RES AND RETURNS: essed by a creditor, sold at a foreclosure sale, to immediately preceding the commencement of concerning property of either or both spouses woot filed.) Date of Repossession, Foreclosure Sale, Transfer or Return RSHIPS: rrty for the benefit of creditors made within 120 compared to the property of compared to the property of the	of Property ransferred through a deed in lieu of this case. (Married debtors filing und nether or not a joint petition is filed, use the property Description and Value of Property ays immediately preceding the comment by either or both spouses whet	er chapter 12 or nless the spouses

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law. LLC

Date of Payment, Amount of Money or Description and Other Than Debtor Value of Property

Payment/Value:

\$965.00

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

nanwill Credit Counseling, 2014 \$20.00

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred Transferee, Relationship . and to Debtor Date Value Received

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UNITED STATES BANKRUPTCY COURT

		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
10b. List all property transferred by th trust or similar device of which the de	e debtor within ten (10) years immediately precebtor is a beneficiary.	eding the commencement of this c	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNTS	S:		
transferred within one (1) year immed certificates of deposit, or other instrun associations, brokerage houses and o	ents held in the name of the debtor or for the be iately preceding the commencement of this case nents; shares and share accounts held in banks other financial institutions. (Married debtors filing struments held by or for either or both spouses of filed.)	e. Include checking, savings, or ot , credit unions, pension funds, coo , under chapter 12 or chapter 13 n	her financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
immediately preceding the commence	depository in which the debtor has or had securement of this case. (Married debtors filing under whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc	lude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
this case. (Married debtors filing unde	ncluding a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informa es are separated and a joint petition is not filed.	tion concerning either or both spo	
Name and Address	Date of Setoff	Amount of Setoff	
of Creditor	of Setoff	UI SELUII	

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

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In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:

Judge:

15. PRIOR ADDRESS OF DEBTOR(
	rears immediately preceding the commence of the commencement of this case. If a join		
Address	Name Used	Dates of Occupancy	
1S261 Dillon Ln Villa Park IL 60181-3833	Same	FROM 08/2007 To 02/2012	
16. SPOUSES and FORMER SPOUS	SES:		
ouisiana, Nevada, New Mexico, Pue	ommunity property state, commonwealth, erto Rico, Texas, Washington, or Wiscons the name of the debtor"s spouse and of a	in) within eight (8) years immediately pred	ceding the
Name			
17. ENVIRONMENTAL INFORMATIO)N:		
For the purpose of this question, the	following definitions apply:		
	,		af hamandana antania
substances, wastes or material into the	eral, state, or local statute or regulation reques air, land, soil surface water, ground wa the these substances, wastes, or material	ter, or other medium, including, but not lir	
-	property as defined under any Environme t not limited to, disposal sites.	ntal Law, whether or not presently or forn	nerly owned or
operated by the debtor, including, but "Hazardous material" means anything			
operated by the debtor, including, but 'Hazardous material" means anything	t not limited to, disposal sites.		
operated by the debtor, including, but	t not limited to, disposal sites.		
operated by the debtor, including, but 'Hazardous material" means anything	t not limited to, disposal sites.		
operated by the debtor, including, but 'Hazardous material" means anything	t not limited to, disposal sites.		
pperated by the debtor, including, but "Hazardous material" means anything environmental Law.	not limited to, disposal sites. g defined as a hazardous waste, hazardou	us or toxic substances, pollutant, or conta	minant, etc. under hat it may be liable or
pperated by the debtor, including, but "Hazardous material" means anything environmental Law. 17a. List the name and address of evocentially liable under or in violation	not limited to, disposal sites.	us or toxic substances, pollutant, or conta	minant, etc. under hat it may be liable or
pperated by the debtor, including, but the debtor, including the debtor, including, but the debtor, including th	not limited to, disposal sites. g defined as a hazardous waste, hazardou	us or toxic substances, pollutant, or conta	minant, etc. under hat it may be liable or
pperated by the debtor, including, but the debtor, including the debtor, including, but the debtor, including the debtor the debtor, including the debtor	ery site for which the debtor has received of an Environmental Law. Indicate the governmental Law.	us or toxic substances, pollutant, or conta notice in writing by a governmental unit t vernmental unit, the date of the notice, an	minant, etc. under hat it may be liable or d, if known, the
pperated by the debtor, including, but the debtor, including the debtor, including, but the debtor, including th	ery site for which the debtor has received of an Environmental Law. Indicate the gov	notice in writing by a governmental unit to vernmental unit, the date of the notice, and Date	minant, etc. under hat it may be liable or d, if known, the Environmental
Preparated by the debtor, including, but Hazardous material" means anything environmental Law. 17a. List the name and address of evotentially liable under or in violation Environmental Law: Site Name and Address	ery site for which the debtor has received of an Environmental Law. Indicate the gov	notice in writing by a governmental unit to the notice, and the notice of Notice.	minant, etc. under hat it may be liable or d, if known, the Environmental Law
"Hazardous material" means anything environmental Law. 17a. List the name and address of evocentially liable under or in violation Environmental Law: Site Name and Address 17b. List the name and address of ev	rery site for which the debtor has received of an Environmental Law. Indicate the governmental Unit	notice in writing by a governmental unit to the notice, and the notice of Notice.	minant, etc. under hat it may be liable or d, if known, the Environmental Law

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NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

I L Thompson / Debtor		Bankrupto	y Docket #:
		Judge:	
ST	TATEMENT OF FINA	NCIAL AFFAIRS	
c. List all judicial or administrative proceed	tings, including settlements or order	s. under any Environmental Law with re	spect to which the
obtor is or was a party. Indicate the name a limber.	-		
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
B NATURE, LOCATION AND NAME OF BU	JSINESS		
If the debtor is an individual, list the names ding dates of all businesses in which the d rtnership, sole proprietor, or was self-empl mediately preceding the commencement of thin six (6) years immediately preceding th	lebtor was an officer, director, partr loyed in a trade, profession, or othe of this case, or in which the debtor of	ner, or managing executive of a corporati r activity either full- or part-time within six	on, partner in a ((6) years
the debtor is a partnership, list the names, tes of all businesses in which the debtor w mediately preceding the commencement of	as a partner or owned 5 percent or		
the debtor is a corporation, list the names, tes of all businesses in which the debtor w mediately preceding the commencement of	as a partner or owned 5 percent or		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
Identify any business listed in subdivision	a., above, that is "single asset real	estate" as defined in 11 USC 101.	
Name	Address	_	
ne following questions are to be completed sen, within six years immediately preceding owner of more than 5 percent of the voting le proprietor, or self-employed in a trade, p	the commencement of this case, ag or equity securities of a corporation	iny of the following: an officer, director, rn; a partner, other than a limited partner,	nanaging executive,
An individual or joint debtor should comple thin six years immediately preceding the condition of the signature page.)			
). BOOKS, RECORDS AND FINANCIAL S	STATEMENTS:		
st all bookkeeners and accountants who wi	thin to a (2) consequent adjutation and		
eping of books of account and records of t		eding the filing of this bankruptcy case k	ept or supervised the

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

STATEMENT OF FINANCIAL AFFAIRS 9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the bookcount and records, or prepared a financial statement of the debtor.	
ecount and records, or prepared a financial statement of the debtor.	
	oks of
Name Address Rendered	
9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and recorded debtor. If any of the books of account and records are not available, explain.	ords of
Name Address	
Name and Date Address Issued	
D. INVENTORIES st the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, arollar amount and basis of each inventory. Date Inventory Of Ospecify cost, market of other	nd the
Inventory Supervisor basis)	
List the name and address of the person having possession of the records of each of the inventories reported in a., above.	
Date of Inventory Name and Addresses of Custodian of Inventory Of Inventory Name and Addresses of Custodian of Inventory	
Date Name and Addresses of Custodian of Inventory of Inventory Records	
of Inventory of Inventory Records 21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.	
Date Name and Addresses of Custodian of Inventory of Inventory Records 21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS:	
Date of Inventory of Inventory Records 1. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: 1. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of	ontrols,

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In r

Name of

Pension Fund

I L Thompson / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
22. FORMER PARTNERS, OFFICERS,	DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list the natu	ure and percentage of partnership interes	of each member of the partnership.
Name	Address	Date of Withdrawal
22b. If the debtor is a corporation, list all mmediately preceding the commencement	·	vith the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
		dited or given to an insider, including compensation in any ite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property
24. TAX CONSOLIDATION GROUP:		
·		ber of the parent corporation of any consolidated group for ars immediately preceding the commencement of the case.
f the debtor is a corporation, list the nan		
f the debtor is a corporation, list the nan ax purposes of which the debtor has be Name of	en a member at any time within six (6) ye Taxpayer	

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TaxPayer Identification Number (EIN)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:	
	Judge:	

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/03/2014 /s/ Gentral L Thompson

Gentral L Thompson

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Brandywine Towne Home Improvement	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence -
Association	Surrender
1s130 Ardmore Ave	
Property will be (check one):	
■Surrendered □F	Retained
If retaining the property, I intend to (check at least of	ne):
□Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	
Property No. 2 Creditor's Name:	Describe Property Securing Debt:
	Describe Property Securing Debt: 1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence -
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence -
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence -
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one):	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence -
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one):	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one): ■Surrendered	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one): Surrendered	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one): Surrendered Greating the property, I intend to (check at least one): Redeem the property	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender Retained ne):
Creditor's Name: USA Funding Corp 17035 W. Wisconsin Ave #135 Brookfield WI 53005 Property will be (check one): Surrendered Greating the property, I intend to (check at least one): Redeem the property Reaffirm the debt	1 S 261 Dillon Lane, Villa Park, IL 60181 - Debtor's Former Residence - Surrender Retained ne):

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In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

Property No. 3 Creditor's Name: NFDS Attn: Bankruptcy Dept. Po Box 1697 Winterville NC 28590	DEBTOR'S STATEMENT OF INTENTION Describe Property Securing Debt: 2010 Lincoln MKT	N
WFDS Attn: Bankruptcy Dept. Po Box 1697 Winterville NC 28590		
Creditor's Name: WFDS Attn: Bankruptcy Dept. Po Box 1697 Winterville NC 28590		
Property will be (check one):		
•		
■Surrendered	□Retained	
If retaining the property, I intend to <i>(check t</i> ☐Redeem the property ☐Reaffirm the debt	at least one):	
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

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Gentral L Thompson

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In re

Gentral L Thompson / Debtor	Bankruptcy Docket #:
	Judge:

DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat compensation paid to me with	a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nar in one year before the filing of the petition in bankruptcy, or agreed to be paid to of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promis	sed by the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agree	es to pay and I have agreed to accept	\$2,095.00
Prior to the filing of this Statement,	, Debtor(s) has paid and I have received	\$965.00
The Filing Fee has been paid.	Balance Due	\$1,130.00
2. The source of the compensation	paid to me was:	
	⊓ e Γ: (specify)	
3. The source of compensation to be	e paid to me on the unpaid balance, if any, remaining is:	
Debtor(s) Ot	ther: (specify)	
The undersigned has received value stated: None.	d no transfer, assignment or pledge of property from the debtor(s) except the	following for the
1. The undersigned has not shared	or agreed to share with any other entity, other than with members of the undersigned's law	
firm, any compensation paid or to	be paid without the client's consent, except as follows: None.	
5. The Service rendered or to be re	endered include the following:	
	and rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. b) Preparation and filing of the petitic	on, schedules, statement of affairs and other documents required by the court.	
, ,	e first scheduled meeting of creditors.	
(d) Advice as required.		
	the above-disclosed fee does not include the following service: sed meeting or court dates, amendments to schedules, adversary complaints of	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	· · · · · · · · · · · · · · · · · · ·
	Respectfully Submitted,	
Date: 12/04/2014	/s/ Jon Kurt Clasing	
	Jon Kurt Clasing	
	GERACI LAW L.L.C.	
	55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 626081 Page 1 of 1 B6F (Official Form 6F) (12/07)

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 312.332.1800 help@geracilaw.com

onide Street, #3400 Chicago, 12 00000 512.552.1000 helpegoracian.co

Date: 10/2/2014 Consultation Attorney: JMV





Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2005. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or imporrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filling fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

X Contral Thompson(Debtor)

X Attorney for the Debtor(s), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/03/2014 /s/ Gentral L Thompson

Gentral L Thompson

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Gentral L

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12/03/2014	/s/ Gentral L Thompson	
	Gentral L Thompson	
Dated: 12/04/2014	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Gentral L Thompson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Gentral L Thompson

Dated: 12/1/2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

1 request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Jon/Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C.

55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

12

3 12

/2014

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
	red: 2 1 3 12014 Pentral Kompson X Date & Sign
	Gentral L Thompson

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 121 3 12014

Gentral L Thompson

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/13/2014

Gentral L Thompson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 626081

B7 (Official Form 7) (12/12) Page

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name:

Describe Property Securing Debt:

Lease will be

None	assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

I declare under penalty of	perjuly that the above indicates my intention as to any prop	erty of my estate securing a
	debt and/or personal property subject to an unexpired leas	е.
Dated 1 2 / 3 /2014	Dentral Thompson	X Date & Sign
	Gentral L Thompson	

Case 14-43505 Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40 Desc Main

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & WAKE SURE FUTTION IS ACCURATED.

/2014

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gentral L Thompson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated:/2/3/2014

Gentral L Thompson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor	1 G	entral	L	Thompson	Case Number (if known)		
	. –	rst Name	Middle Name	Last Name			www
					Column A Debtor 1	Column B Debtor 2 or non-filling spouse	**************************************
					\$0.00	\$0.00	***************************************
		yment compe		t ##			numoinum ve
un	der the	Social Securi	nt if you contend that the amou ity Act. Instead, list it here:				
Fo	r you .			••			

be	nefit u	inder the Soci	t income. Do not include any a al Security Act.		\$170.00	\$0.00	-
D	o not in	nclude any be	ime, a crime against humanity,	I Security Act or payments received	20.00	¢ 0.00	and manufactures designed to the second seco
10)a				\$0.00	\$ 0.00	***************************************
3					\$ 0.00	\$0.00	***************************************
			m separate pages, if any	•	\$0.00	\$0.00	
11 C	alculat	te vour total o	current monthly income. Add I	ines 2 through 10 for each for Column B .	\$170.00	+ \$0.00 =	\$170.00
Par			Whether the Means Test Applie				annin mananan di manan
12. C	alcula	te your curre	nt monthly income for the year	ar. Follow these steps:	Copy line 11 here	12a.	\$170.00
12				ine 11			x 12
	N	/lultiply by 12 ((the number of months in a yea	r).		12b.	
1:	2b. T	he result is yo	our annual income for this part	of the form.		120.	\$2,040.00
13. 0	alcula	ate the media	n family income that applies t	o you. Follow these steps:			***************************************
F	ill in th	ne state in whi	ich you live.	IL			
F	ill in th	ne number of p	people in your household.	1			
		- list of applia	able median income amounts	ize of householdgo online using the link specified in the sable at the bankruptcy clerk's office.	separate	13.	\$47,469.00
3		o the lines co					***************************************
1		Go to Part 3.	•	the top of page 1, check box 1, <i>There i</i>			***************************************
1	4b. [Line 12b is r Go to Part 3	more than line 13. On the top of and fill out Form 22A-2.	f page 1, check box 2, The presumption	of abuse is determined by Forn	n 22A-2.	
Pa	ırt 3:	Sign Belo	w				
		By signing ber	re, I,declare under penaling of p	erjury that the information on this statement	ent and in any attachments is tr	ue and correct.	
***************************************		Len	hal thos	pson			
***************************************		/	Gentral L Thompso	n ∜			
		Date::/	<u>2 1 3 12014</u>				
			d line 14a, do NOT fill out or fil				
-		If you checke	d line 14b, fill out Form 22A-2 a	and file it with this form.			

Form B 201A, Notice to Consumer Debtor(s)

In re Gentral L Thompson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12/3 /2014

Gentral L Thompson

X Date & Sign

Dated: 12/5 /2014

Attorney: Jon Kurt Clasing

Record # 626081

Case 14-43505 Doc 1 Filed 12/04/14 Entered 12/04/14 16:57:40 Desc Main

Page 54 of 54 Document B1 (Official Form 1) (04/13) **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois Eastern Division Name of Joint Debtor (Spouse) (Last, First, Middle) Name of Debtor (if individual, enter Last, First, Middle) Thompson, Gentral L All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * (if more than one, state all) * ***-**-4577 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 19655 Lake Shore Dr. Lynwood IL 60411 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: COOK Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address) Location of Principal Assets of Business Debtor (if different from street address above): Chapter of Bankruptcy Code Under Nature of Business Type of Debtor (Form of Organization) Which the Petition is Filed (Check one box) (Check one box.) ☐ Heath Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as Chapter 9 of a Foreign Main Proceeding See Exhibit D on page 2 of this form defined in 11 U.S.C §101 (51B) Chapter 11 Corporation (includes LLC & LLP) Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker of a Foreign Nonmain Proceeding ☐ Chapter 13 ■ Partnership ☐ Commodity Broker Other (If debtor is not one of the above entities, ☐ Clearing Bank check this box and state type of entity below.) ☐ Other Nature of Debts (Check one Box) Tax-Exempt Entity Chapter 15 Debtors (Check box, if applicable.) Debts are primarily consumer ☐ Debts are Country of debtor's center of main interests: debts, defined in 11 U.S.C. □ Debtor is a tax-exempt primarily organization under Title 26 of the § 101(8) as "incurred by an business debts. Each country in which a foreign proceeding by, regarding, or individual primarily for a personal, United States Code (the Internal against debtor is pending: family, or household purpose." Revenue Code). Chapter 11 Debtors Filing Fee (Check one box) Check one box Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) ☐ Filing Fee to be paid in installments (applicable in individuals only). Must attach Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: Filing Fee wavier requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b). This space is for court use only13.00 Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured credtiors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П 50,001 Over 10.001 25.001 1,000-5,001-100-50-100,000 100,000 25,000 50.000 999 5.000 10.000 199 49 99

\$50,000,001

\$50,000,001

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to \$1billion

to \$1billion

Estimated Assets

\$50,000

Estimated Liabilities

\$0 to

\$100.001 to

\$100,001 to

\$500,000

\$500,000

\$50,001to

\$100,000

\$50,001 to

\$100,000

п

\$500,001

\$500,001

to \$1

million

\$1,000,001

\$1,000,001

to \$10

millio

to \$10

million